The Building Association of the Future to Insure Life and

PROTECT LENDER AND BORROWER.

The East Adopting the Plan and the Legislation on the Subject.

IT FAILED IN PITTSBURG YEARS AGO

CWEITTEN FOR THE DISPATCH.

In a previous chapter in THE DISPATCH on "How to Get Along" I indicated in a general and desultory fashion some of the various "ways and means" by which building associations might be improved. Such associations are both a protest against the insecurity of savings banks and a substitute for them, combining greater safety and economy in their methods and results. But with all the advantages of these associations, and no one admits them more freely than I do, they are not without some very material drawbacks, and my purpose in these observations is to induce the building associations of to-day to hold fast," in the words of the Apostle, "to that which is good," and improve as far as possible on the past. I start out with this proposition, that these associations are susceptible of improvement. I can easily recall inassociations in Pittsburg where the di-rectors purchased large tracts of land and sold the same to the associations which they were apparently "directing," thus introducing the Jay Gould Construction Company methods into what ought to be purely mutual beneficial associations. Time and experience have educated the stockholders of these associations, and such speculations would hardly be permitted at this day.

One fact became apparent in the early days of these associations. They were fair weather concerns. Like the light-draught shaliops of Columbus, they were not designed to stand a heavy sea. They were not constructed to meet storms or panics, or conditions in which the member for lack of regular work was

UNABLE TO PAY

his regular dues. If he was a non-borrower, of course, he could withdraw when the of course, he could withdraw when the "dark clouds gathered," but if he had borrowed and paid, say, one-half or one-third on this humble home, it was a very different thing. When the borrowing member failed to pay his dues the association had to protect itself. When it became a question whether the association should lose or the delinquent member, it soon became evident that this member, it soon became evident that this hearted as banks or other corporations, and exercised its foreclosure rights as a matter of self preservation.

It was apparent that such associations as

generally operated at present, were adapted to flush times. They do not thrive when the strength of the chain is no stronger than its weakest link. But lack of employment is not the only test of these associations. Suppose the borrower and "home builder" gets sick or dies. What then? The case at this juncture is like that of the old salt who fell overboard. The spectators on the dock suggested, one a rope, another a plank, while "salt" elevated his head for a moment to remark that "something had to be done d- quick." If somebody does not step into the unfortunate's shoes as a "due payer," the "something" that ensues pretty quickly is something that sounds very much like the word foreclosure. The association looks out for No. 1, and the

member goes to the wall.

All this is preliminary to the observa tion that associations of this kind, which have to take the times good and bad as they come, should be adapted, so far as human prudence can do it, to protect its mem-bers in good as well as bad times. There is probably no effectual remedy to protect a defaulting member against his own default. The association must have "dues," for without "dues" it must cease operations.

THE EASTERN IDEA. In the East some attempts have been made in real estate associations to lesser the hardships of a member's default in this way. Part of the agreement is that if the member, from any cause, becomes embar-rassed and unable to meet his payments, then instead of being sold out by the sheriff, and the accumulations of years, perhaps, swept away, and to prevent arbitrary legal proceedings and the undervaluation of property caused by a forced sale, the cutire accumulation that may have been originally intended as purchase money will be drawn upon, and applied as rent until such accu-mulation becomes exhausted, when the follows: property will revert to the company or some ty without loss or expense to either party. But even this plan, though just to both parties, is not without some drawbacks. What, then, is the true remedy? Obviously a combination of the life insurance with the building association features. The building association of to-day very properly insists on a fire insurance policy to protect what? Its mortgage investment. But the member without a life insurance policy has no certainty of protection for his invest-ment in case of death or sickness. The association protects its interests by insurance. Why should not the member protect his

interests in the same way? Is there any fair answer to this, but one? In the East the tendency is strongly in this direction, and where building associations fail to adopt it, the trust companies have taken their place and much of their membership. The building and life insurance features are combined generally with these provisions:

WHAT THE BORROWER CAN DO. If the borrower finds that his income is inadequate to meet his payments he has the option of changing from a shorter to a longer period, thus making his payments lighter and overcoming what under other arrangements lead to foreclosure of mort-

gage.
If, on the other hand, an increased income justifies him in making larger pay-ments, he can shorten the period originally agreed upon and complete his contract in a less number of years, thus saving big inter-

Or he may terminate the contract at any time by paying the present worth on a 4 per cent basis af all the deferred annual install-

Or in case of death the mortgage is can-celed, the property reverting to the borrower's heirs in fee simple. Take an ordinary illustration of its op-

eration: A person aged say 30 wishes to buy only a \$2,000 home. He makes a cash payment under this system of \$323 64, and at the end of a month thereafter begins and continues his monthly payments as follows: PRICE OF HOUSE, \$2,000.

No. of monthly payments, 182. 1st Yr. | 2d Yr. | 3d Yr. | 4th Yr. | 5th Yr. | 6th Yr. \$23 70 \$22 80 \$21 84 \$20 84 \$19 80 \$18 70

7th Yr. | 8th Yr. | 9th Yr. | 10th Yr. (11th Yr. 817 50 816 34 815 08 813 74 812 34

Total payments......\$2,755 80 Average monthly payment...... \$ 18 43 Payments for longer or shorter periods follow the same ratio that governs the monthly payments. These organizations have grown so rapidly in Philadelphia that

Senator Stewart, in response to a very general demand, has formulated a bill which he presented in the Legislature last week providing for a legal combination of these home building and life insurance concerns, and the Press of that city says of the bill:

To Insure Both Life and Title, No bill as yet presented to the Legislature will prove more interesting than the one introduced yesterday by Mr. Stewart, providing that title insurance companies may hold and dispose of real estate for the purpose of insuring homes. This bill is intended to enable the title companies not only to sell to people of limited means homes, somewhat after the fashion of the building and loan associations, but it au-

CO-OPERATIVE PLANS. of their less these corporations to insure the lives of these investors, and in case of their death to or these investors, and in case of their death to apply the insurance money to the liquidation of the mortgage. The scheme proposes that title insurance companies shall sell to such persons as may desire them homes, and whose lives the insurance companies will insure, also the real estate, taking as security a mortgage upon the property as well as the insurance thus effected.

Payable by Monthly Installments.

The purchaser is to pay a monthly installment covering the interest on the money in' vested, the premium upon the life insurance policy and a small advance upon the principal of the purchaser. In case of the death of the purchaser the insurance money will be sufficient to discharge the mortgage and thus leave the home unincumbered to the family of the decased. In case of a forfeiture of payment the property sold is taken by the title insurance company under the terms of the mortgage, and the purchaser loses the amount of premiums advanced on the life insurance and the interest on the mortgage.

A PITTSBURG IDEA. Is it not a little singular that this com-bination of house building and insurance, which now finds such favor in the East, was tried in Pittsburg about 16 years ago by the well known millionaire, Ralph Bagaley, and met with such a cool reception that Ralph dropped the experiment right there and went on making his millions in switch signals and engines, etc., while the work-ingman and "home builder" continued to blow his "surplus" into the old-fashioned building association or "savings banks,"

which do not "save."

Mr. Bagaley's plan combined novelty, philanthropy and business in this way: He owned several hundred acres at Wildwood Park, near the terminus of Lincoln avenue, and just over the city line. His venture was a plea for better sanitary con-ditions, lower taxes, personal comfort, and stances in the earlier days of some of these associations in Pittsburg where the di-Large lots were laid out on a park plan and 14 handsome dwellings, ranging in price from \$750 for a handsome three-room Swiss cottage on lot 40x100, to the more pretentious \$3,600 11 or 12-roomed villa, with two "broad acres." The hand money for the Swiss cottage was but \$100, and the balance was payable in rent at \$10 per month. A hand payment of \$500 secured the larger cottage, and the balance was payable in rent at \$35 per month. The buildings were avested on the latest the same than the second of the latest than the same t erected on the latest approved plans, esthetic in style, the material and work-

manship being far superior to that of or dinary contract houses. A hall for concerts and public gatherings was one of the features of the "infant col-ony," and many inducements were offered the "better element" to select a rural home at a moderate figure. The landscape was inviting. The "deep tangled wildwood" was there in all its riotous beauty, and the main the manufacture was if I remember main thoroughfare was, if I remember aright, as picturesquely beautiful as the hedge lanes in the rural districts of "merrie

ON A HIGH MORAL PLANE.

There was no provision for saloons or pool-rooms, or such social adjuncts as are found in larger communities, but the public hali opened up opportunities for the discussion grave affairs of state. Shanty life and the ways of the slums were to be unknown Everything was on a highly moral and esthetic plane, so much so that Phil Knox, of Knox & Reed, jocosely remarked their members are out of work, and thus to the projector that "the essential qualifications for a resident in the "colony" seemed to be membership in the Episcopa Church and ability to play the cornet."

The ground plan and environment seemed to contemplate an ideal American community, where all the virtues and graces might thrive, and the Sheriff and the Taxgather might starve. And the financial induce-ments were not the least attractive feature. A comparison between Wildwood and the East End was made, thus:

At the East End, To 60 months' rent at \$40. By profit and loss

At Wildwood.

..\$2,000 Thus the cost of renting a house P. M. of seven rooms at the East End for a term of five years, including water tax, was \$2,475. Cost of a similar house, same period, at Wildwood, NOTHING, and a \$2,475. surplus of \$5. In other words, an actual saving of \$2,480 in favor of Wildwood.

THE AGREEMENT. The Life and Fire features and payments were to be incorporated in an agreement as

CONTRACT.

WITNESS our hands and seals[SEAL.]

What was the result? I was present at the "formal opening," and well remember with what relish the toiler enjoyed the free ride to the grounds, and the free lunch in the public hall, and his gushing admiration for the shrubbery that Shenstone might have envied, but when it came to buying a wills five miles from a "sample room," there might have been heard expressions of, "Where will we get our beer?" "When does the last train leave Pittsburg?" "This spring water is rather soft in summer time," and so on, and so on, and the result was that the eloquence of Auctioneer Drape wasted its fragrance on the desert air," and the curtain was rolled down on this Arcadian picture, with the Drapish remark, that "if anybody wanted further information about the ground or buildings it can be had

The Tax Vandal, against which these suburban experiments were a more or less

Hood's Sarsaparilla

Is carefully prepared from Sarsaparilla, Dandelion, Mandrake, Dock, Pipsissewa, Juniper Berries, and other well-known and valuable vegetable remedies, by a peculiar comb proportion and process, giving to Hood's Sarsa-

parilla curative power not possessed by other Hood's Sarsaparilla

Is the best blood purifier. It cyres Scrofula, Salt Rheum, Boils, Pimples, all Humors, Dyspepsia, Biliousness, Sick Headache, Indigestion, General Debility, Catarrh, Rheumatism Kidney and Liver complaints, overcomes that tired feeling, creates an appetite, strengthens the nerves, and builds up the whole system.

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Has met peculiar and unparalleled success at home. Such is its popularity in Lowell, Mass., where it is made, that whole neighborhoods are taking it at the same time, and Lowell druggists sell more of Hood's Sarsaparilla than of all other sarsaparillas or blood purifiers. It is sold by all druggists, \$1; six for \$5. Prepared only by C. L. HOOD & CO., Lowell, Mass.

100 Doses One Dollar

ineffectual protest, is still abroad, if possi-ble, more rapacious than ever. And now, after lying dormant nearly two decades, the Bagaley germ springs up again through the stony soil of experience and promises to be one of the wisest, most practical and most beneficent features of the "Building Asso-ciation of the Future."

JAS. W. BREEN. Ross Township, February 19, '89.

Men's Suits, Not Law Suits.

This week we start our trade with a \$10 suit sale. On Monday and Tuesday about 500 men's fine tailor-made suits in cheviots, cassimeres, whipcords and diagonals go for \$10. A \$10 bill takes choice of, these suits (nicely assorted as to patterns) on Monday and Tuesday only, and you'll find it's the best investment in a suit of clothes you ever made. Some of them sold as high as \$30, none lower than \$22. It's to your own innone lower than \$22. It's to your own in-terest to see these goods whether you buy or not, and we'll be glad to show them to you. P. C. C. C., corner Grant and Dismond

	mane and Diame
streets, opposite the ne	w Court House.
Marriage Licenses (
Name.	Besidence
Victor Mattheys	MeDon
Andrew Zeigler Evs Schneider	Pittsbi
William Carroll, Jr., Geneva B. Plummer	
Michael A. Sullivan Kate Gilroy	Pittsb
Kari Rose Withelmina Zolke	Alleghe
Thomas Moorhouse	Pitt=bi
Edward Grandee Anna Roselove	Pittsb
John W. Hand Naomie H. Rogers	Pittsbu
Thomas M. Walton Annie Madden	Pittsbu
Gottlieb Moll	Alleghe
James M. Barnes Emma A. McBride	Pittsbt
Adam Neckermann Maria Moelter	Thinks he
Adam Lauer Henrietta Welte	Alleghe
James Dean Rebecca Price	Washington cour
John A. Shafer	Moon townsl
Martha Fisher	Pittshn
Mary Rodgers	Pittsbu
Thomas Gallagher	Pittsbu
Alphonse Lambermont	Creighton stati

MARRIED DAVIS-SAMPLE-On Thursday, February 21, by Rev. William M. Cowl, Jos. R. DAVIS and Miss CLARA J. SAMPLE, both of Alle-

WADSWORTH - WIEDERHOLD - On Thursday evening, February 21, 1889, W. J. WADSWORTH and SOPHIE E. WIEDERHOLD were united in marriage by Rev. J. L. Fulton, pastor of the Second Presbyterian Church, Allegheny City, Pa.

DIED. ANDERSON-On Saturday, February 23, at 11:55 A. M., NELLIE B. ANDERSON, wife of A. A. Anderson, and twin daughter of Thomas McKerahan.

Nellie has gone to her joys above, From sorrow, sin and pain, Accepted through a Savior's love, Forever there to reign. Funeral from her late residence, No. 10 Main

street, Allegheny, on Monday, February 25, at 2 o'clock P. M. Friends of the family are reectfully invited to attend. BIRD—Suddenly, at Homestead, on Satur-lay, February 23, 1889, at 8 A. M., EMANUEL SIRD, aged 45 years 1 month 26 days. Brother-n-law of George Snyder, of Tarentum, Pa. Funeral services at his late residence, Third avenue, Homestead, Monday, at 11 A. M., thence to station of P., V. & C. R. R., and

leave on 1 P. M. train for Nineteenth street sta-

tion, where carriages will await the arrival.
Friends are respectfully invited to attend.
BARO—Suddenly, on Friday at 11:20 P. M.,
ANNIE S., wife of Edward Baro, in her 39th Funeral will take place from her late residence, 225 Ella street, Bloomfield, on MONDAY MORNING at 8:20. Services at St. Joseph's Church at 9 o'clock, Friends of the family are

respectfully invited to attend. DORAN—On Friday, February 22, 1889, at 4:15 a. m., Michael Doran, beloved husband of Mary Green, aged 36 years. Funeral from his late residence, 574 Forbes street, on SUNDAY, February 24, at 2 o'clock P. M. Friends of the family respectfully invited. MAYHEW—On Saturday, February 23, 1889, JOHNSON MAYHEW, aged 73 years. Funeral from the residence of his daughter, Barbara Mayhew, No. 403 S outh Main street Sharpsburg, on MONDAY, the 25th, at 2 o'clock

McDONALD-On Thursday, February 21, 1889, at 12 m., John McDonald, aged 32 years. Funeral from his late residence, Butler street, Eighteenth ward, on SUNDAY at 1:30 P M. Friends of the family are respectfully in

McDONOUGH—on Saturday, February 23, 1889, at 12:30 P. M., John, youngest son of Edward and Elizabeth McDonough, aged 1 year and 11 months. Funeral from parents' residence Thirty-fifth and Leech street TO-DAY at 3:30 P. M. Friends

of the family are respectfully invited to at-VANKIRK-On Saturday morning, Febru-ary 23, 1889, Dogotha McKer, daughter of Will L and Elizabeth V. Van Kirk, aged 4

Funeral services at the residence of her parents, Forbes street, Oakland, on MONDAY MORNING at 10 o'clock. Interment private at Allegheny Cemetery. ZIMMER-On Saturday, February 23, 1889, at 8 A. M., LOUIS ZIMMER, aged 68 years 7 months.

Funeral from his late residence, 128 Pennsylvania avenue, Allegheny, on MONDAY, at 3 P. M. Friends of the family are respectfully in-

JAMES M. FULLERTON. UNDERTAKER AND EMBALMER, No. 6 SEVENTH STREET.

W. H. DEVORE & SON,

Undertakera and Embalmers and Livery Stables,
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At the old stand fine carriages for shopping or
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Undertakers and Embalmers, Livery and Sale
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To purge the bowels does not make them regular but leaves them in worse condition than before. The liver is the seat of trouble, THE REMEDY

must act on it. Tutt's Liver Pills act directly on that organ, causing a free flow of bile, without which, the bowels are always consti-Sold Everywhere.

OFFICE, 44 MURRAY STREET, NEW YORK.

Owing to the property that we occupy now having to be sold, we are forced to dispose of all our goods before April Now is your time to buy. All goods marked in plain figures. No old styles. No shoddy goods. One visit will repay you.

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WEARE HEADQUARTERS

WOOD, RUSH OR CANE SEAT, OR UPHOLSTERED IN LEATHER, PLUSH, BROCATELLES and TAPESTRIES.

Our Assortment is Always Complete.

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AN ALL-LEATHER

OPP. WOOD.

Misses' Spring Heel Button Boot, 90c.

The best school Shoe which has ever presented itself FOR FIT,

FOR WEAR,

FOR ECONOMY. 35c is saved on the pur-

chase of every pair of this shoe, as the regular price is \$1 25. All widths from AA to D. MT. DE CHANTAL,

This Price Only for This Week.

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Tea, Dinner

Toilet Sets, -TO MAKE ROOM FOR-

Spring Importations 5 constitutions 5 constitu

Which are now arriving in New York by incoming steamers. LAMPS, ART POTTERY.

> CUT GLASS, BRONZES, CLOCKS, AND GAS FIXTURES.

THE J. P. SMITH. Lamp, Glass & China Co.,

935 Penn Avenue.

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N. B.-Odd pieces and Fancy Chairs, left from the holidays, sold at liberal discounts.

DAULER, CLOSE & JOHNS, 630 Smithfield Street, PITTSBURG, PA.

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LADIES—HAVE YOU SEEN THE LATEST in BANGS? Come and see the LATOSCA. Something entirely new. Also a large assortment of gray switches. At MISS MARIE LANDERS, Artiste, No. 25 Fifth ave., Hugus & Hacke building unstains Take Sperber's elevator.

NEW DESIGNS TOILET, TEA AND DINNER SETS. Rich Cut Glass

Piano Lamps, D. TAYLOR & CO., 967 Liberty street.

BOSTON NOVELTY STORE,

And see Our New Stores

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finishing touches from

the workmen. Also

look through

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-OF-

HATS AND CAPS,

And kindly bear it in mind

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chasing.

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ters.

Location unsurpassed for beauty and health
Ten acres of pleasure grounds. Board excel

406 and 408 Wood St. New Goods! New Goods!

We shall open Monday, February 25, a new line of Baskets. READ THE PRICES:

Round Waste Baskets, 25c. Square Waste Baskets, assorted colors, 50c to \$1 19. to \$1 19.

Lunch Baskets, 50 different styles, 10c to \$1.

Market Baskets, 25c to \$1.

Flower Baskets, 25c to 79c.

Shopping Baskets, 42c to 99c.

Clothes Baskets, 49c, 69c, 69c.

Clothes Hampers, 50c to \$1 25.

Knife Baskets, 15c to 99c.

Another lot of Decorated-front Wall Pockets, 50 to \$1 25.

50 new styles Ex10 Frames, 25c, 50c, \$1, \$1 25.

ets, '0 to \$1 25. 50 n. w style, \$x10 Frames, 25c, 50c, \$1, \$1 25. Elegant Cabinet Frames, 25c to \$1 25. Look at OUR BARGAINS in Glasswarel 119 dozen Bonded Gobiets, only 5c each.
88 dozen Engraved Gobiets, only 75c per doz.
Oval Dishes, assorted, only 5c each.
Pickle Castor, only 16c.
Celery Glasses, only 15c to 25c.
Fruit Bowls, with covers, only 25c.
Rubf Pitchers worth 25c, only 16c.
Amber Pitchers, only 10c.
Rubby Pitchers sold everywhere for 75c
only 38c.

only 89c.

Another lot of Home Series Novels only 8c.
50 styles Baby Carriages from \$5 to \$25.
26-inch Gloria Silk Umbrellas only \$1.25.
Just received, a new lot of Crockery Ware,
Wooden Ware, Tinware, which we are selling
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The Largest and Most Complete Stock in the Two Cities. Bands, Shirts, Pinning Skirts, Flannel and Cambric Skirts (something new in this line), Slips, Dresses, Sacques, Shawls, Bootees, Cloaks and Caps, Crib Blankets, Spreads and Afghans. A fine line, principally our own make,

INFANTS'

At Moderate Prices. We guarantee our styles as new,

work as fine (if not finer) and prices

lower than Eastern houses. SPECIAL! Children's Muslin Deawers, well-made and good shapes, sizes 1 and 2, 10c; size 3, 15c; size 4, 18c; size 5, 20c; size 6, 23c; size 7, 25c; size 8, 28c; size 9, 30c; size 10, 35c; size 11, 35c; size 12, 38c; size 13, 40c; size 14, 43c.

Special values in Ladies', Misses' and Children's Muslin Underwear.

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Just think of six vast floors of new spring styles in Furniture, Carpets and all sorts of House Furnishing Goods! A veritable exposition of anything and everything that'll furnish a .: man's house and clothe his family. .:

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in the most gorgeous and artistic designs ever produced in this country. Description can't convey an idea of these goods. .. They must be seen. ..

Handsome New Bedroom Suites.

some very unique, exclusive and original makes have been received and are now on exhibition. They're fine enough for the palace of the banker, and cheap enough for the home of the mechanic.

Gigantic Stock of New Carpets.

If you enjoy a pretty sight see Keech's exhibition of new spring styles in Carpets: There are all the latest designs of Moquettes, Body and Tapestry Brussels, Velvets, Ingrains, Oil Cloths, Linoleums, Cocoa and Jap Mattings, as well as a complete assortment of fine domestic and Oriental Rugs. Prices are astonishingly low; Brussels ranging from 50c up and ... Ingrains commence as low as 25c. ..

Curtains and Window Shades,

n every conceivable design and every reliable make. In Lace Curtains we show all the latest novelties in Irish Point, Cluny and Nottingham, while our prices are positively from 15 to 20 per cent lower than at any other house in the city-none excepted.

Goods Sold for Cash or on Credit.

923 and 925 Penn Ave.,

NEAR NINTH STREET. Store Open Every Saturday Night till 10 o'clock.

WILL NEVER CEASE. WONDERS

Fairy Land Has Been Brought to Pittsburg. PEEP FOR EVERYBODY

After a mysterious absence of two weeks one of our buyers has returned and explains his prolonged trip by a gorgeous display of fairy like goods that, to quote his own expression: "Come straight from fairy land." Dainty articles fashioned by the deft fingers of elfin beauties. Articles so delicate and lovely in design, so extremely reasonable in prices, that we are charmed by the surprise and are going to give our friends an equal share of it. Looking at them in admiration, one can almost fancy the imaginary little sprites at work. We are going to treat the public to a peep into this wonderland by a grand window display, the design to be taken from the original fairy palace, where our buyer was kept captive. His release could only be obtained under the ransom of a large purchase of their wares (fairies not included) and knowing the sensation it would create in the matter-of-fact world of commerce he willingly purchased the entire stock. We wish to impress every one with the real beauty and value of these goods and we don't want them to miss our beautiful window display, which will convey an idea of how magnificent our miniature fairy land is that we have arranged in our

,000 fancy Fairy Candles, to be sold at 5c each, worth from 25c to 50c. Thousands of Fairy Candles at 7c each. Fancy colored decorated Fairy Candles at roc each; originally sold at

from 25c to \$1. Fairy Hanging Lamps, with glass shades, at 25c each. Fairy Candle Sticks, in nickel, brass and burnished brass, with magic match safe combined, at 25c, 35c and 50c each.

Fairy Candle Sticks of roses and forget-me-nots at 50c, 60c and 65c

Fairy Lamps, brass base, fully equipped with fairy candles and glass shades, at 6oc each. Fairy Lamps, brass base, fancy decorated china and opalescent shades, at 75c each.

Fairy Swinging Lamps, handsomely finished and fitted complete, at \$1 75 Fairy Swinging Lamps, with beautiful brass base, opalescent prisms, at \$3 50, worth \$8. One lot of handsome Fairy Lamps, with prisms, antique globes and bowls, at \$2 75.

Aladdin Magic Fairy Lamps at \$1 25 each. Floral Fairy Lamp Shades (tulips and roses) fitted complete at 25c and 35c each. One of the very prettiest things imaginable. Floral Fairy Candle Extinguishers at 25c and 35c each. Beautifully decorated paper Fairy Lamp Shades at 5c, 7c and 10c each.

A full line of fancy colored Satin Fairy Lamp Shades at 25c each. Handsome opalescent and decorated china Fairy Bobeches at 10c, 15c and 25c each; worth double the money.

One attractive and beautiful feature of our Fairy Land display

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is the exhibition of the Liberty Bell, decorated with beautiful prisms.

New Department Stores, 504-506-508 Market Street, Pittsburg, Pa.

As an actress has been rivaled by that of the veils that bear her name,

We show, undoubtedly, the finest variety in this city, plain and dotted, narrow and wide borders. "BELLE" JANE HADING VEILS, from 45c to \$1 25. Black and Cream. New JANE HADING SCARFS, combining Veil and Scarf, LIGHT BLUE, CREAM, PINK and BLACK. Drapery Nets, newest patterns and lowest prices in the city. This

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We have every variety of Chantilly, Spanish, Point de Gene Esprit, and whatever the French may be pleased to call their new and fashionable creations. We have them in all widths and full variety of patterns.

.: CHANTILLY LACE FLOUNCINGS, .. 40 and 45 inches wide, nice goods, choice patterns, from \$1 per yard up. Our Flouncings, at \$1 38 and \$2, are not only the newest patterns, but

elsewhere. New importations of TORCHON AND MEDICI LACES, .: all widths, from the showy and cheap goods to the finest and daintiest

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patterns. The craze in New York for wearing violets

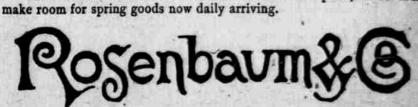
HAS REACHED PITTSBURG. and we show the largest variety in the city of Violets in bunches, Violets in sprays and Violets in Montures.

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